GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

Industries & Commerce (Prog-II) Department - Re-Introduction of Health Insurance Scheme to Handloom Weavers in the State – Orders - Issued

---

INDUSTRIES & COMMERCE (Prog-II) DEPARTMENT

G.O.MS.No. 14 Dated: 28-01-2019
Read:

From the Director of Handlooms & Textiles, e-file bearing No. COHT-20/5/2018-ESTBLISH-COHT.

****

ORDER:

In the reference read above the Director of Handlooms & Textiles, Mangalagiri, Andhra Pradesh, has informed that the Centrally Sponsored Health Insurance Scheme (HIS) was implemented earlier to the Handloom Weavers with OPD Facility through ICICI Lombard w.e.f. 2005–06 and it was discontinued w.e.f. 30.9.2014. Under the said Health Insurance Scheme Coverage of Rs.15,000/- was available to a Family Consisting of 4 Members (i.e. Self, Spouse and Two Children). There were 1541 Low Cost procedures under the scheme. 264 Hospitals were empanelled in the State, out of which (65) Hospitals, Out Patient Department Facility was provided. Under Out Patient Department all kinds of minor ailments including Fever, Cold etc., are covered.

2. The Hon'ble Chief Minister of Andhra Pradesh on the eve of National Handloom day in a public meeting held at Chirala, Prakasam District, Andhra Pradesh. on 07.08.2018 and gave an assurance that the Health Insurance Scheme would be implemented to the Weavers by State Government funds from the Financial Year 2018-19. A provision of Rs.10.00 crores is allocated in the Budget Estimates 2018-19 for implementation of Centrally Sponsored Rashtriya Swasthya Bima Yojana to Handloom Weavers and ancillary Workers.

3. The Director of Handlooms & Textiles, has, therefore, informed that to implement the Hon'ble Chief Minister's Assurance to Handloom weavers for implementation of Health Insurance Scheme, he has requested the Government to accord necessary approval for implementation of a Health Insurance Scheme to 90,765 Weaver Families Identified in the Praja Sadhikara Survey with the Enhanced Coverage from Rs.15,000/- to Rs.20,000/- duly bearing the total Annual Premium Amount every year by the State Government, which may be arrived in consultation with the Insurance provider which will be selected through calling e - Tenders besides notifying in Departmental Website and will be selected after Careful scrutiny of Technical bid and Financial bid for finalising the Premium amount and Coverage. The scheme is proposed to implement w.e.f. 01.10.2018.

4. He has therefore, requested the Government

(P.T.O)

i) for Re – introduction of Health Insurance Scheme with annual coverage of Rs.20,000/- duly bearing the total premium by the State Government for welfare of Handloom weavers for catering to their health needs.

ii) to provide Budget of Rs.10.00 crores for the current financial year 2018-19 for implementing the Hon'ble Chief Minister's Assurance for Re – introduction of Health Insurance Scheme**.**

iii) to call for E-Tenders for selection of Insurance company, to assist the Department and IRDA approved agency services at free of cost be utilised.

5. Government after careful examination of the matter hereby order for Re – introduction of Health Insurance Scheme with annual coverage of Rs.20,000/- duly bearing the total premium by the State Government for welfare of Handloom weavers for catering to their health needs and providing Budget of Rs.10.00 crores for the current financial year 2018-19 .

6. The guidelines for the "Re-Introduction of Health Insurance Scheme to Handloom Weavers in the State" are annexed to this order.

7. The Director of Handlooms and Textiles shall take necessary action accordingly and he is also directed to call for E-Tenders for selection of Insurance company, to assist the Department an IRDA approved agency services at free of cost be utilised.

8. This order issued with the concurrence of the Finance (FMU, I&C) Dept., vide their U.O.No.45027/96/FMU.I&C/2018, dt.08.10-2018.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

I.SRINIVAS SRINARESH
SECRETARY TO GOVERNMENT

To
The Director of Handlooms & Textiles,
Mangalagiri, Guntur District
All District Collectors in the State.
The Accountant General, A.P., Vijayawada.
All Assistant Directors of H&T in the State.
Sf/sc

//FORWARDED :: BY ORDER//

SECTION OFFICER

Annexure

G.O.Ms.No.14, Ind.& Com. (Prog.II) Dept., dt.28.01.2018 Guidelines to "Re-Introduction of Health Insurance Scheme to Handloom Weavers in the State".

1. OBJECTIVE:

The Health Insurance Scheme aims at financially enabling the Poor Handloom Weaver Community to access the best of Healthcare Facilities in the State. The Scheme is to cover not only the Weaver but his Wife and Two Children, cover all pre-existing diseases as well as keeping substantial provisions for OPD.

2. FUNDING PATTERN:

State Government to bear entire premium to be paid to selected Insurance Company every year.

3. IMPLEMENTING AGENCY:

The Department of Handlooms & Textiles of the State Government will be responsible for implementing the scheme.

4. SELECTION OF INSURANCE PROVIDER:

The Insurance provider will be selected through calling e - Tenders in and will be selected after Careful scrutiny of Technical bid and financial bid for finalising the Premium amount and Coverage.

5. ELIGIBILITY:

The scheme is applicable to all Handloom Weavers who are actually engaged in Handloom Profession and allied activities such as Weaving, Warping & Sizing and having photo Identity Card issued by the State/Central Government authorities. And they must have enrolled under Praja Sadhikara Survey of Government of Andhra Pradesh for getting assistance under the scheme.

6. ADMINISTRATION:

The Director of Handlooms & Textiles shall finalize Insurance coverage of the Weavers with the Insurance Provider Company Ltd.

7. TARGET GROUP:

The scheme will cover the Weaver's Family of Four i.e. Self, Spouse and Two Children. The scheme is to cover people between Age Group of 0 to 80 years.

8. THE COVERAGE:

The Insurance Provider Company Ltd. shall pay/ reimburse expenses incurred by the Weavers in course of Medical Treatment availed in any Hospital or Nursing Home within the State subject to limits/ sub-limits.

9. CASHLESS FACILITY:

The Insurance Provider Company Ltd. shall through its authorized representatives (Third party Administrator) provide Cashless Facility in empanelled Hospitals/ Nursing Homes in various Districts all over the State. This would mean that a patient can avail treatment in any one of the empanelled Hospitals without actually having to pay the bills. In case a patient has to go to a doctor or a clinic, not in the empanelled list, he can submit the prescription and the vouchers for the Medicines to the Insurance Provider Company Ltd. or its authorized representative (TPA) who will ensure that full payment is made within 7 days after receipt of all the requisite documents and information after due scrutiny.

10. PERIOD:

The Policy shall be valid for a period of 12 months, from the date of receipt of premium by the selected Insurance Provider/Company.

11. BENEFITS:

1	Annual limit per family 1+3	20000
	Sub limits per family:	
	a)All pre existing diseases + New	20000
	b)Maternity benefits (per child for the first two)	3500
	c)Dental treatment	350
	d)Eye treatment	200
	e)Spectacles	350
	f)Domiciliary Hospitalization	5500
	g)Ayurveda/Sidda/Unani/Homeopathic	5500
	h)Hospitalization (including pre & post)	20000
	i)Baby coverage	1000
	j)OPD	10000
	k)Limit per illness	10000

Exclusions: Corrective Cosmetic Surgery or Treatment, HIV, AIDS, Sterility, Venereal diseases, Intentional self-injury, use of intoxicating drug or alcohol, War riot Strike, Terrorism acts & nuclear risks.

12. OPERATIONAL MODALITIES:

a) The scheme will be effective from the date of issue of the orders of **"Health Insurance Scheme"** for Handloom Weavers by the Government of Andhra Pradesh.
b) **The office of the Director of Handlooms & Textiles and its sub-ordinate offices in the districts shall be Nodal agencies for implementation of the scheme.**
c) The Director of Handlooms & Textiles shall release the premium to the Insurance Provider Company Ltd. either fully or in instalments based on the proposed coverage of Weavers and availability of funds under the scheme.
d) The Handloom Weaver / Head of the Family having a White Ration Card and is actually depending on Weaving Profession has to make an application to the Assistant Director (H&T) along with xerox copies of Weaver Photo I.D.Card issued by State Government or Government of India, Aadhar Card, Ration Card, first page of Bank Account Pass Book containing the details of Account Number, IFSC Code, MICR Code, Bank Branch details etc., and mobile number of the applicant is Eligible for Enrolment in the scheme.
e) The Assistant Director (H&T) with the approval of District Collector concerned shall constitute Mandal Level Teams under the supervision of Thasildar and Mandal Parishad Development Officer (MPDO) consisting of Development Officer (H&T)/Assistant Development Officer (H&T) concerned, Village Revenue Officer, Panchayat Secretary and Velugu/Indira Kranti Patham (IKP) representative for verification of all applications received and to recommend the eligible Weavers for enrolment in the scheme.
f) The Assistant Director (H&T) concerned shall place the said applications Scrutinised and recommended by the Mandal Level Committee before the District Level Committee/District Collector concerned for approval and for onward recommendation to the Director of Handlooms and Textiles, A.P. for implementation of the Scheme.
g) The entire process right from the application to recommendation has to be completed by the end of September in every Financial Year.
h) The Director of Handlooms & Textiles, A.P., Amaravathi basing on the proposals received from District Level Committee through the Assistant Directors (H&T) will arrive at final list of Eligible Weavers for enrolment in to the Health Insurance Scheme in a year a nd release the budget as per the budget provision and issue sanction orders accordingly.

i) On receipt of the list of beneficiaries under the scheme from the District offices, the Director of Handlooms & Textiles forwards the same to the Insurance Provider Company Ltd. On receipt of the list of beneficiaries from the Director of Handlooms & Textiles, the Insurance Provider Company Ltd. shall issue **Health Cards** to the Director of Handlooms & Textiles, along with the statement indicating the names of the individuals insured. The Director of Handlooms & Textiles will arrange for distribution of Health Cards to individual beneficiaries through the Assistant Director (H&T) concerned.

j) The Drawing and Disbursement Officer in the Director of Handlooms & Textiles will get the budget authorization from the Government and Director of Treasuries and Accounts. Basing on the authorisation of the Director of Treasuries and Accounts, the Assistant Director (H&T)/Drawing and Disbursing Officer, O/o The Director, Handlooms & Textiles, A.P, Mangalagiri will submit the bills to the PAO on the basis of the total eligible weavers list recommended to the Insurance provider for providing Health Insurance services.

k) The Assistant Director (H&T) shall maintain the record of enrolment of beneficiaries for forwarding the claims and disbursement of Claim amount in case of reimbursement to the beneficiaries through DBT.

l) The Insurance provider should submit Utilisation Certificates to the Commissioner/Director of Handlooms & Textiles, A.P., Amaravathi immediately after releasing of the premium amount.

m) The Assistant Directors (H&T) in the State shall submit Periodical Reports on Quarterly basis indicating the details of coverage and settlement of claims to Head Office.

n) **If any irregularities observed while forwarding the claims of the beneficiaries and disbursement of claim amount through DBT to the beneficiaries, the concerned authorised representative of the Insurance Company and Assistant Director (H&T) concerned will be responsible.**

13. CLAIM PROCEDURE:

i. HOSPITALIZATION:

a) A Patient can go to any Empanelled Hospital/ Nursing Home of his/ her choice. A list of such Hospitals will be provided by Insurance Provider Company Ltd.

b) The name of the Patient/Policy No. /Nature of ailment/ the name of the hospital are to be communicated to Insurance Provider Company Ltd. or its representatives by the concerned empanelled Hospitals/ Nursing Homes. A list of Insurance Provider Company Ltd. representatives (TPA)/ contact persons shall be provided by the Insurance Provider Company Ltd.

c) The Empanelled Hospitals shall give consent to the Insurance Provider Company Ltd. or its representatives on their own. Insurance Provider Company Ltd. or its representatives would give approval within 12 hours.

d) Patient would take the treatment, sign the bill and get discharged. No payment is to be made.

ii. EMERGENCY HOSPITALIZATION:

a. The Patient can be rushed to any empanelled hospital.

b. ID card is to be produced to the Hospital and the Patient can avail the treatment. Simultaneously, the family can contact the Insurance Provider Company Ltd. or its representatives (TPA) over help line and submit the pre-authorization form. The Insurance Provider Company or its representatives (TPA) has to issue Consent to Treatment to the hospital immediately.

iii. REIMBURSEMENT OF CLAIMS:

a) Patient can avail treatment from any doctor or at a Clinic in addition to the Network/Empanelled Hospitals.
b) Can settle the hospital bills directly by paying all the charges.
c) Can call/contact Insurance Provider Company Ltd., TPA office on Toll-free number.
d) Can submit the Prescription and the Vouchers for the Medicines/ Claim form to the Insurance Provider Company Ltd. or its representatives.
e) The claims have to be settled immediately with in 7 days on receipt of all the documents/ information through Direct Benefit Transfer method.

iv. ASSISTANCE:

a) For any assistance Toll-free numbers will be provided by Insurance Provider Company.

b) Additionally for any assistance Co-ordinators of Insurance Provider Company Ltd. all over the State can be contacted. A list of such officers/ contact persons will be provided by the Insurance Provider Company Ltd.
c) Besides giving printed lists, Insurance Provider Company Ltd. shall also post full details of Hospitals/ Nursing Homes, the TPAs and Insurance Provider Company Ltd. on the website of all related Government bodies.

14. ROLE OF INSURANCE PROVIDER COMPANY LTD:

a) Insurance Provider Company Ltd. or its authorized Representatives (TPA) will furnish a list of medium class Hospitals/Nursing Homes for Medical Treatment to the Handloom Weavers to the Director of Handlooms & Textiles.

b) Insurance Provider Company Ltd. or its authorized representatives (TPA) will also furnish list of Hospitals covered under the Health Insurance Scheme for making addition/ deletion by the State Government.

c) Insurance Provider Company Ltd. should take all steps to make the scheme a success. The Insurance Provider Company Ltd. will get in touch with the Director of Handlooms & Textiles for taking preparatory steps like identification of beneficiaries, furnishing forms, instructions etc. Immediately for coverage of Weavers under the scheme.

d) Insurance Provider Company Ltd. or its authorized representatives (TPA) will take all steps to popularize the scheme among the Handloom Weavers throughout the State by various means including advertising in the Print & Electronic Media.

e) ID cards to the Weavers will be issued by the Insurance Provider Company Ltd. to the insured persons to avail the benefits. The details of Insurance Provider Company Ltd. or its representatives, phone numbers, help line numbers shall also be mentioned in the ID Cards for ease of reference.

f) Insurance Provider Company Ltd. will prepare information related to the Scheme Modalities/ beneficiaries in Telugu Language to be distributed along with ID cards.

g) For early settlement of medical bills of Handloom Weavers under the OPD cover, the Insurance Provider Company Ltd. or its representatives will open offices in major Handloom Clusters besides placing District Coordinators in Assistant Director Offices in the State.

h) Insurance Provider Company Ltd. will send a monthly progress report on 1 st of every month to the office of Director of Handlooms & Textiles indicating number of people insured, funds utilized and the claims settled.

15. MONITORING AND EVALUATION:

The Office of the Director of Handlooms & Textiles will monitor the progress through its various Field Offices by convening Meetings with the District Offices and Insurance Provider Company Ltd. from time to time. Further, officers from the Office of the Director of Handlooms & Textiles will also make periodical visits to the Districts from time to time for physical inspection and to review the progress on implementation of the Health Insurance Scheme in field level.